

#25/9  
5/5/03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: **Michael J. Picciallo** : Group Art Unit: **2899**  
Application No.: **09/478,051** : Examiner: **K. Campen**  
Filed: **January 15, 2000** :  
For: **ALLOWANCE CARD OR ACCOUNT** :

**CERTIFICATE OF FACSIMILE TRANSMISSION**

I hereby certify that this correspondence, along with any paper indicated as being enclosed, are being sent via facsimile addressed to: Commissioner for Patents, Washington, D.C. 20231, at (703) 306-4597 on November 21, 2002.

Date \_\_\_\_\_ Ariel Mellman \_\_\_\_\_

Commissioner for Patents  
Washington, DC 20231

Sir:

**VOLUNTARY AMENDMENT**

The following amendments and remarks, and enclosed declarations, are submitted following several telephone interviews with Examiners Campen and Millin, which are gratefully acknowledged.

**IN THE CLAIMS**

Please cancel claims 60-74, without prejudice.

Please add the following claims:

91 175. A computer-based method for transferring funds from a bank or credit card account of a fund depositor to third party dependents, comprising:

creating a bank or credit card account for debit or credit card access by a third party financially dependent upon a fund depositor, from which funds

may be transferred at the request of said third party as a cash withdrawal or payment for goods or services purchased by said third party, wherein said third party account is linked to a bank or credit card account of said fund depositor;

periodically and automatically transferring funds into said third party account from said fund depositor account in response to command instructions from said fund depositor;

storing information on fund transferees and corresponding payment amounts for said third party account; and

supplying to said fund depositor through an output device said information on fund transferees and corresponding payment amounts for said third party account.

2 ~~76~~. The method of claim ~~75~~<sup>1</sup>, wherein said fund depositor account and said third party account are both in communication with an external bank, credit card or atm network.

3 ~~77~~. The method of claim ~~75~~<sup>1</sup>, wherein said bank or credit card account for said fund depositor is established for the transfer of funds to said third party account.

4 ~~78~~. The method of claim ~~75~~<sup>1</sup>, further comprising the steps of:

limiting the classes of goods and services on which funds in a third party account may be spent; and

verifying each transfer requested by said third party to determine whether the goods or services to be purchased are authorized.

5 ~~79~~. The method of claim ~~78~~<sup>4</sup>, wherein said goods or services comprise books, computer software, food, lodging or entertainment.

7 ~~80~~. The method of claim ~~75~~<sup>1</sup>, further comprising the steps of:

limiting the amount of funds in said third party account that may be spent on particular classes of goods and services in response to command instructions from said fund depositor; and

verifying each transfer requested by said third party to determine whether the funds requested exceed the limit set for the goods or services to be purchased.

8 ~~81~~. The method of claim ~~80~~<sup>7</sup>, wherein said limit is a periodic limit.

9 ~~82~~. The method of claim ~~75~~<sup>1</sup>, wherein said information on fund transferees and corresponding payment amounts for said third party account is automatically supplied to said fund depositor.

10 ~~83~~. The method of claim ~~75~~<sup>1</sup>, wherein said supplying step is performed periodically.

- <sup>11</sup>  
~~84~~. The method of claim <sup>1</sup>~~75~~, wherein said information is supplied via e-mail.
- <sup>12</sup>  
~~85~~. The method of claim <sup>1</sup>~~75~~, wherein said funds are transferred weekly or monthly.
- <sup>13</sup>  
~~86~~. The method of claim <sup>1</sup>~~75~~, wherein said financially dependent third party is a son or daughter of said fund depositor.
- <sup>6</sup>  
~~87~~. The method of claim <sup>4</sup>~~78~~, wherein said step of limiting the classes of goods and services on which funds in a third party account may be spent comprises prohibiting the withdrawal of cash or spending on alcohol or tobacco.
- <sup>14</sup>  
~~88~~. A computer-based method for transferring funds from a bank or credit card account of a fund depositor to third party dependents, comprising:

creating a bank or credit card account for debit or credit card access by a third party financially dependent upon a fund depositor, from which funds may be transferred at the request of said third party as a cash withdrawal or payment for goods or services purchased by said third party, wherein said third party account is linked to a bank or credit card account of said fund depositor; and

periodically and automatically transferring funds into said third party account from said fund depositor account in response to command instructions from said fund depositor.

- <sup>15</sup>  
~~89~~. The method of claim <sup>14</sup>~~88~~, wherein said fund depositor account and said third party account are both in communication with an external bank, credit card or atm network.

- <sup>16</sup>  
~~90~~. The method of claim <sup>14</sup>~~88~~, wherein said bank or credit card account for said fund depositor is established for the transfer of funds to said third party account.

- <sup>17</sup>  
~~91~~. The method of claim <sup>14</sup>~~88~~, further comprising the steps of:

limiting the classes of goods and services on which funds in a third party account may be spent; and

verifying each transfer requested by said third party to determine whether the goods or services to be purchased are authorized.

- <sup>18</sup>  
~~92~~. The method of claim <sup>17</sup>~~91~~, wherein said goods or services comprise books, computer software, food, lodging or entertainment.

<sup>20</sup>93. The method of claim <sup>14</sup>88, further comprising the steps of:

limiting the amount of funds in said third party account that maybe spent on particular classes of goods and services in response to command instructions from said fund depositor; and

verifying each transfer requested by said third party to determine whether the funds requested exceed the limit set for the goods or services to be purchased.

<sup>21</sup>94. The method of claim <sup>20</sup>93, wherein said limit is a periodic limit.

<sup>22</sup>95. The method of claim 88, further comprising the step of storing information on fund transferees and corresponding payment amounts for said third party account.

<sup>23</sup>96. The method of claim <sup>14</sup>88, wherein said funds are transferred weekly or monthly.

<sup>24</sup>97. The method of claim <sup>14</sup>88, wherein said financially dependent third party is a son or daughter of said fund depositor.

<sup>19</sup>98. The method of claim <sup>17</sup>91, wherein said step of limiting the classes of goods and services on which funds in a third party account may be spent comprises prohibiting the withdrawal of cash or spending on alcohol or tobacco.

<sup>25</sup>99. A computer-based method for transferring funds from a bank or credit card account of a fund depositor to third party dependents, comprising:

creating a bank or credit card account for debit or credit card access by a third party financially dependent upon a fund depositor, from which funds may be transferred at the request of said third party as a cash withdrawal or payment for goods or services purchased by said third party, wherein said third party account is linked to a bank or credit card account of said fund depositor;

storing information on fund transferees and corresponding payment amounts for said third party account; and

supplying to said fund depositor through an output device said information on fund transferees and corresponding payment amounts for said third party account.

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<sup>25</sup>  
~~100.~~ The method of claim ~~99~~, wherein said fund depositor account and said third party account are both in communication with an external bank, credit card or atm network.

<sup>27</sup> <sup>25</sup>  
~~101.~~ The method of claim ~~99~~, wherein said bank or credit card account for said fund depositor is established for the transfer of funds to said third party account.

<sup>28</sup> <sup>25</sup>  
~~102.~~ The method of claim ~~99~~, further comprising the steps of:

limiting the classes of goods and services on which funds in a third party account may be spent; and

verifying each transfer requested by said third party to determine whether the goods or services to be purchased are authorized.

E' <sup>29</sup> <sup>28</sup>  
~~103.~~ The method of claim ~~102~~, wherein said goods or services comprise books, computer software, food, lodging or entertainment.

<sup>31</sup> <sup>25</sup>  
~~104.~~ The method of claim ~~99~~, further comprising the steps of:

limiting the amount of funds in said third party account that may be spent on particular classes of goods and services in response to command instructions from said fund depositor; and

verifying each transfer requested by said third party to determine whether the funds requested exceed the limit set for the goods or services to be purchased.

<sup>32</sup> <sup>31</sup>  
~~105.~~ The method of claim ~~104~~, wherein said limit is a periodic limit.

<sup>33</sup> <sup>25</sup>  
~~106.~~ The method of claim ~~99~~, wherein said information on fund transferees and corresponding payment amounts for said third party account is automatically supplied to said fund depositor.

<sup>34</sup> <sup>25</sup>  
~~107.~~ The method of claim ~~99~~, wherein said supplying step is performed periodically.

<sup>35</sup> <sup>25</sup>  
~~108.~~ The method of claim ~~99~~, wherein said information is supplied via e-mail.

<sup>36</sup> <sup>25</sup>  
~~109.~~ The method of claim ~~99~~, wherein said financially dependent third party is a son or daughter of said fund depositor.

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<sup>30</sup>  
~~110~~. The method of claim <sup>29</sup>~~103~~, wherein said step of limiting the classes of goods and services on which funds in a third party account may be spent comprises prohibiting the withdrawal of cash or spending on alcohol or tobacco.

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